

Cycle Date: September-2011  
Run Date: 12/02/2011  
Interval: Annual

Page	Click on links below to jump to FPR contents	
1	<a href="#">Summary Financial Information</a>	
2	<a href="#">Ratio Analysis</a>	
3	<a href="#">Supplemental Ratios</a>	
4	<a href="#">Assets</a>	
5	<a href="#">Liabilities, Shares &amp; Equity</a>	
6	<a href="#">Income Statement</a>	
7	<a href="#">Delinquent Loan Information</a>	
8	<a href="#">Loan Losses, Bankruptcy Information, &amp; Loan Modifications</a>	
9	<a href="#">Indirect &amp; Participation Lending</a>	
10	<a href="#">Real Estate Loan Information 1</a>	
11	<a href="#">Real Estate Loan Information 2</a>	
12	<a href="#">Member Business Loan Information</a>	
13	<a href="#">Investments, Cash, &amp; Cash Equivalents</a>	
14	<a href="#">Other Investment Information</a>	
15	<a href="#">Supplemental Share Information, Off Balance Sheet, &amp; Borrowings</a>	
16	<a href="#">Miscellaneous Information, Programs, &amp; Services</a>	
17	<a href="#">Information Systems &amp; Technology</a>	
18	<a href="#">Graphs 1</a>	(Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
19	<a href="#">Graphs 2</a>	(Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)
Parameters: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *		

Count of CU : 125  
Asset Range : N/A  
Peer Group Number : N/A  
Count of CU in Peer Group : N/A

Charter-Region-SE-District:  
N/A - N/A - N/A - N/A

\*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.  
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

	Summary Financial Information									
<a href="#">Return to cover</a>			For Charter :	N/A						
12/02/2011			Count of CU :	125						
CU Name: N/A			Asset Range :	N/A						
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
	Count of CU in Peer Group :					N/A				

<a href="#">Return to cover</a>									
12/02/2011									
CU Name: N/A									
Peer Group: N/A									
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	Supplemental Ratio Analysis				
<a href="#">Return to cover</a>					
12/02/2011		For Charter : N/A			
CU Name: N/A		Count of CU : 125			
Peer Group: N/A		Asset Range : N/A			
		Criteria : Region: Nation * Peer Group: All * State			
	Count of CU in Peer Group : N/A				
	Dec-2007	Dec-2008	Dec-2009	Dec-2010	Sep-2011
<b>OTHER DELINQUENCY RATIOS</b>					
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.40	1.86	2.06	1.53	1.14
All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.32	1.38	1.47	1.15	1.04
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE	N/A	N/A	N/A	7.97	6.92
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.28	1.35	1.41	1.24	0.92
Participation Loans Delinquent > 2 Mo / Total Participation Loans	4.66	1.68	0.54	0.48	0.80
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	1.67	2.25	3.67	3.30	2.78
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	0.19	0.61	1.92	2.18	1.77
Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE	N/A	N/A	N/A	0.00	0.00
<b>REAL ESTATE LOAN DELINQUENCY</b>					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo					
/ Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.30	0.63	1.60	1.87	1.63
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo					
/ Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.03	0.84	1.14	1.28	0.89
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo					
/ Total Other RE Fixed/Hybrid/Balloon Loans	0.44	0.91	1.04	1.36	1.23
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.33	0.37	0.64	0.59	0.60
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo					
/ Total Int Only and Pmt Opt First Mtg Loans	0.00	1.17	1.25	4.78	2.98
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	N/A	16.94	16.63	13.71	10.60
Modified RE Lns also Reported as Business Loans > 2 Mo Del					
/ Total Modified RE Lns also Reported as Business Loans	N/A	0.00	49.61	11.03	23.95
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	1.30	2.07	3.16	3.22	2.75
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	0.27	0.67	1.25	1.44	1.22
<b>MISCELLANEOUS LOAN LOSS RATIOS</b>					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	19.45	21.92	22.33	25.72	28.15
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.12	3.05	4.70	4.23	3.36
* Net Charge Offs - All Other Loans / Avg All Other Loans	0.95	1.19	1.37	1.26	0.97
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.09	0.14	0.33	0.41	0.46
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.02	0.05	0.10	0.22	0.28
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.21	0.31	0.80	0.80	0.89
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans					
/ Avg Interest Only and Payment Option First Mortgage Loans	N/A	0.00	0.00	0.00	0.90
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.05	1.27	1.10	1.24	1.12
* Net Charge Offs - Participation Loans / Avg Participation Loans	3.13	1.49	1.32	1.15	1.18
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.01	0.44	0.97	1.20	0.47
<b>SPECIALIZED LENDING RATIOS</b>					
Indirect Loans Outstanding / Total Loans	18.32	18.24	19.32	17.22	17.13
Participation Loans Outstanding / Total Loans	0.97	1.19	1.87	2.44	2.88
Participation Loans Purchased YTD / Total Loans Granted YTD	0.78	1.64	2.28	2.54	3.49
* Participation Loans Sold YTD / Total Assets	0.06	0.05	0.08	0.10	0.09
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	0.92	1.47	1.87	2.55	2.76
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.01	0.06	0.00	0.96	0.02
<b>REAL ESTATE LENDING RATIOS</b>					
Total Fixed Rate Real Estate / Total Assets	18.71	19.96	18.16	17.50	16.58
Total Fixed Rate Real Estate / Total Loans	26.33	28.54	28.43	28.26	27.89
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	23.05	25.82	40.14	38.67	28.56
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	28.46	23.89	65.31	65.26	60.30
Interest Only & Payment Option First Mortgages / Total Assets	0.35	0.45	0.35	0.30	0.27
Interest Only & Payment Option First Mortgages / Net Worth	3.06	4.09	3.51	2.92	2.69
<b>MISCELLANEOUS RATIOS</b>					
Mortgage Servicing Rights / Net Worth	0.30	0.26	0.70	0.93	1.00
Unused Commitments / Cash & ST Investments	127.21	135.53	106.43	114.70	106.17
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
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					3. SuppRatios

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<a href="#">Return to cover</a>			Liabilities, Shares & Equity						
12/02/2011			For Charter :	N/A					
CU Name: N/A			Count of CU :	125					
Peer Group: N/A			Asset Range :	N/A					
			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit					
			Count of CU in Peer Group :	N/A					

		Income Statement							
<a href="#">Return to cover</a>		For Charter : N/A							
12/02/2011		Count of CU : 125							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
		Count of CU in Peer Group : N/A							
		Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Sep-2011 % Chg
<b>* INCOME AND EXPENSE</b>									
<b>INTEREST INCOME:</b>									
Interest on Loans		384,705,991	394,815,944	2.6	392,209,287	-0.7	377,141,426	-3.8	268,024,102 -5.2
Less Interest Refund		(912,169)	(1,082,604)	18.7	(901,477)	-16.7	(831,834)	-7.7	(363,990) -41.7
Income from Investments		85,153,431	74,168,274	-12.9	57,355,758	-22.7	56,654,908	-1.2	41,374,736 -2.6
Income from Trading		1,092,579	-3,382,930	-409.6	2,023,300	159.8	1,574,917	-22.2	530,470 -55.1
TOTAL INTEREST INCOME		470,039,832	464,518,684	-1.2	450,686,868	-3.0	434,539,417	-3.6	309,565,318 -5.0
<b>INTEREST EXPENSE:</b>									
Dividends		156,611,950	132,467,071	-15.4	103,072,062	-22.2	83,343,628	-19.1	47,605,390 -23.8
Interest on Deposits		48,959,120	43,821,293	-10.5	37,218,593	-15.1	28,271,406	-24.0	18,332,478 -13.5
Interest on Borrowed Money		15,070,574	18,848,034	25.1	15,464,393	-18.0	12,881,888	-16.7	8,923,027 -7.6
TOTAL INTEREST EXPENSE		220,641,644	195,136,398	-11.6	155,755,048	-20.2	124,496,922	-20.1	74,860,895 -19.8
PROVISION FOR LOAN & LEASE LOSSES		40,655,506	57,795,884	42.2	79,654,042	37.8	65,583,122	-17.7	36,708,610 -25.4
NET INTEREST INCOME AFTER PLL		208,742,682	211,586,402	1.4	215,277,778	1.7	244,459,373	13.6	197,995,813 8.0
<b>NON-INTEREST INCOME:</b>									
Fee Income		95,973,437	98,991,402	3.1	104,210,787	5.3	108,767,095	4.4	83,656,909 2.6
Other Operating Income		41,583,241	48,506,572	16.6	62,916,105	29.7	73,981,682	17.6	56,999,760 2.7
Gain (Loss) on Investments		-236,385	798,417	437.8	-9,791,527	-1,326.4	-417,751	95.7	684,470 318.5
Gain (Loss) on Disposition of Assets		1,414,813	18,609	-98.7	-1,839,003	-9,982.3	-2,976,896	-61.9	-1,615,767 27.6
Gain from Bargain Purchase (Merger)		N/A	N/A		0		0	N/A	0 N/A
Other Non-Oper Income/(Expense)		1,280,089	-5,694,966	-544.9	190,400	103.3	1,446,445	659.7	556,044 -48.7
NCUSIF Stabilization Income		N/A	N/A		41,778,993		0	-100.0	0 N/A
TOTAL NON-INTEREST INCOME		140,015,195	142,620,034	1.9	197,465,755	38.5	180,800,575	-8.4	140,281,416 3.5
<b>NON-INTEREST EXPENSE</b>									
Total Employee Compensation & Benefits		153,890,353	161,855,691	5.2	168,796,591	4.3	177,899,669	5.4	138,005,588 3.4
Travel, Conference Expense		3,665,296	3,588,566	-2.1	2,683,893	-25.2	2,830,792	5.5	2,458,972 15.8
Office Occupancy		22,324,359	25,195,029	12.9	26,355,318	4.6	27,631,675	4.8	21,984,752 6.1
Office Operation Expense		67,549,019	70,996,515	5.1	70,595,374	-0.6	72,855,586	3.2	54,707,335 0.1
Educational and Promotion		16,109,592	17,033,589	5.7	15,629,509	-8.2	15,552,850	-0.5	11,590,414 -0.6
Loan Servicing Expense		22,608,515	20,979,936	-7.2	22,511,996	7.3	24,870,721	10.5	19,626,909 5.2
Professional, Outside Service		23,032,169	22,539,896	-2.1	22,703,224	0.7	23,119,771	1.8	18,667,162 7.7
Member Insurance <sup>1</sup>		1,622,142	3,531,872	117.7	1,671,178	-52.7	N/A		N/A
Member Insurance - NCUSIF Premium <sup>2</sup>		N/A	N/A		N/A		11,493,422		7,792,497 -9.6
Member Insurance - Temporary Corporate CU Stabilization Fund <sup>3</sup>		N/A	N/A		41,593,631		9,337,413	-77.6	12,448,492 77.8
Member Insurance - Other		N/A	N/A		N/A		1,264,699		684,004 -27.9
Operating Fees		1,389,098	1,388,172	-0.1	1,665,757	20.0	1,447,502	-13.1	1,126,906 3.8
Misc Operating Expense		12,762,582	15,650,563	22.6	14,293,824	-8.7	16,062,536	12.4	10,832,419 -10.1
TOTAL NON-INTEREST EXPENSE		324,953,125	342,759,829	5.5	388,500,295	13.3	384,366,636	-1.1	299,925,450 4.0
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS <sup>1/4</sup>		N/A	N/A		65,836,869		61,724,147	-6.2	58,592,768 26.6
<b>NET INCOME (LOSS)</b>		<b>23,804,752</b>	<b>11,446,607</b>	<b>-51.9</b>	<b>24,243,238</b>	<b>111.8</b>	<b>40,893,312</b>	<b>68.7</b>	<b>38,351,779</b> <b>25.0</b>
<b>RESERVE TRANSFERS:</b>									
Transfer to Regular Reserve		25,683,831	34,369,280	33.8	42,078,794	22.4	35,818,822	-14.9	15,809,959 -41.1
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.									
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<sup>1</sup> From September 2009 to December 2010, this account includes NCUSIF Premium Expense.									
<sup>2</sup> For December 2010 forward, this account includes only NCUSIF Premium Expense.									
								6. IncExp	



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	Investments, Cash, & Cash Equivalents								
<a href="#">Return to cover</a>		For Charter : N/A							
12/02/2011		Count of CU : 125							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group : N/A								
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Sep-2011	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
SFAS 115 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	38,983,786	13,693,151	-64.9	39,757,392	190.3	12,599,193	-68.3	7,152,374	-43.2
Held to Maturity 1-3 yrs	36,494,672	17,882,797	-51.0	34,572,481	93.3	26,348,741	-23.8	47,327,080	79.6
Held to Maturity 3-5 yrs	26,520,783	15,719,328	-40.7	131,324,782	735.4	82,030,696	-37.5	77,649,061	-5.3
Held to Maturity 5-10 yrs	3,259,902	6,477,623	98.7	11,248,710	73.7	8,546,551	-24.0	14,879,329	74.1
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	249,549	2,025,802	711.8	2,451,799	21.0	4,290,914	75.0	3,940,251	-8.2
TOTAL HELD TO MATURITY	105,508,692	55,798,701	-47.1	219,355,164	293.1	133,816,095	-39.0	150,948,095	12.8
Available for Sale < 1 yr	109,592,136	111,908,859	2.1	115,176,671	2.9	230,699,021	100.3	198,691,012	-13.9
Available for Sale 1-3 yrs	122,905,098	182,492,272	48.5	305,200,288	67.2	522,719,166	71.3	661,076,140	26.5
Available for Sale 3-5 yrs	208,755,715	310,902,373	48.9	474,468,220	52.6	604,555,262	27.4	670,296,777	10.9
Available for Sale 5-10 yrs	38,131,537	64,172,822	68.3	69,743,941	8.7	132,948,424	90.6	112,601,517	-15.3
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	14,312,333	12,986,478	-9.3	11,231,163	-13.5	20,606,763	83.5	48,742,098	136.5
TOTAL AVAILABLE FOR SALE	493,696,819	682,462,804	38.2	975,820,283	43.0	1,511,528,636	54.9	1,691,407,544	11.9
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years	17,934,500	14,406,697	-19.7	16,134,503	12.0	17,273,001	7.1	17,432,121	0.9
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL TRADING	17,934,500	14,406,697	-19.7	16,134,503	12.0	17,273,001	7.1	17,432,121	0.9
Other Investments < 1 yr	954,094,409	947,072,738	-0.7	1,228,954,217	29.8	1,045,081,832	-15.0	1,229,456,770	17.6
Other Investments 1-3 yrs	202,228,727	289,160,700	43.0	393,987,884	36.3	391,244,532	-0.7	403,043,073	3.0
Other Investments 3-5 yrs	59,554,431	78,733,609	32.2	52,397,216	-33.5	53,125,329	1.4	71,859,961	35.3
Other Investments 5-10 yrs	2,040,000	2,384,568	16.9	23,301,198	877.2	25,906,574	11.2	28,762,513	11.0
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	65,502	195,002	197.7	542,646	178.3	1,543,963	184.5	1,398,174	-9.4
TOTAL Other Investments	1,217,983,069	1,317,546,617	8.2	1,699,183,161	29.0	1,516,902,230	-10.7	1,734,520,491	14.3
MATURITIES :									
Total Investments < 1 yr	1,102,670,331	1,072,674,748	-2.7	1,383,888,280	29.0	1,288,380,046	-6.9	1,435,300,156	11.4
Total Investments 1-3 yrs	361,628,497	489,535,769	35.4	733,760,653	49.9	940,312,439	28.1	1,111,446,293	18.2
Total Investments 3-5 yrs	294,830,929	405,355,310	37.5	658,190,218	62.4	739,711,287	12.4	819,805,799	10.8
Total Investments 5-10 yrs	61,365,939	87,441,710	42.5	120,428,352	37.7	184,674,550	53.3	173,675,480	-6.0
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	14,627,384	15,207,282	4.0	14,225,608	-6.5	26,441,640	85.9	54,080,523	104.5
Total	1,835,123,080	2,070,214,819	12.8	2,910,493,111	40.6	3,179,519,962	9.2	3,594,308,251	13.0
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									13. InvCas



	Other Investment Information									
<a href="#">Return to cover</a>		For Charter :	N/A							
12/02/2011		Count of CU :	125							
CU Name: N/A		Asset Range :	N/A							
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group : N/A									
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Sep-2011	% Chg	
INVESTMENT SUMMARY:										
NCUA Guaranteed Notes (included in US Gov't Obligations)	N/A	N/A		N/A		12,591,274		24,913,458	97.9	
Total FDIC-Issued Guaranteed Notes	N/A	N/A		N/A		N/A		50,000		
All Other US Government Obligations	N/A	N/A		N/A		N/A		56,555,704		
TOTAL U.S. GOVERNMENT OBLIGATIONS	6,219,175	9,908,860	59.3	36,312,842	266.5	107,537,224	196.1	81,519,162	-24.2	
Agency/GSE Debt Instruments (not backed by mortgages)	N/A	432,366,708		667,624,758	54.4	834,823,689	25.0	877,341,679	5.1	
Agency/GSE Mortgage-Backed Securities	N/A	265,958,806		413,225,224	55.4	648,695,247	57.0	834,448,007	28.6	
TOTAL FEDERAL AGENCY SECURITIES	546,518,665	698,325,514	27.8	1,080,849,982	54.8	1,483,518,936	37.3	1,711,789,686	15.4	
Securities Issued by States and Political Subdivision in the U.S.	N/A	N/A		N/A		N/A		8,027,276		
Privately Issued Mortgage-Related Securities	N/A	12,917,274		10,014,077	-22.5	2,533,702	-74.7	3,009,174	18.8	
Privately Issued Securities (FCUs only)	N/A	N/A		N/A		0		0	N/A	
Privately Issued Mortgage-Backed Securities (FISCUs Only)	N/A	859,315		2,985,165	247.4	6,668,006	123.4	4,382,624	-34.3	
TOTAL OTHER MORTGAGE-BACKED SECURITIES	N/A	13,776,589		12,999,242	-5.6	9,201,708	-29.2	7,391,798	-19.7	
Mutual Funds	N/A	N/A		25,328,658		26,811,251	5.9	25,133,552	-6.3	
Common Trusts	N/A	N/A		5,763,533		1,085,839	-81.2	3,406,834	213.8	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	31,061,951	28,497,720	-8.3	31,092,191	9.1	27,897,090	-10.3	28,540,386	2.3	
Bank Issued FDIC-Guaranteed Bonds	N/A	N/A		N/A		N/A		0		
MORTGAGE RELATED SECURITIES:										
Collateralized Mortgage Obligations	52,521,346	90,396,056	72.1	119,281,548	32.0	253,181,308	112.3	419,499,970	65.7	
Commercial Mortgage Backed Securities	11,694,006	14,567,361	24.6	23,807,700	63.4	33,983,221	42.7	45,391,840	33.6	
OTHER INVESTMENT INFORMATION:										
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A	
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A	
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Fair Value of Total Investments	1,836,942,090	2,070,639,099	12.7	2,881,314,361	39.2	3,181,323,843	10.4	3,596,215,920	13.0	
Investment Repurchase Agreements	494,472	550,998	11.4	136,265	-75.3	136,621	0.3	0	-100.0	
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	0	0	N/A	0	N/A	0	N/A	0	N/A	
Cash on Deposit in Corporate Credit Unions	375,894,940	425,349,222	13.2	433,986,036	2.0	309,919,137	-28.6	200,783,191	-35.2	
Cash on Deposit in Other Financial Institutions	49,193,129	132,022,988	168.4	204,170,412	54.6	241,999,733	18.5	579,450,844	139.4	
CUSO INFORMATION										
Value of Investments in CUSO	14,636,865	15,138,267	3.4	17,452,633	15.3	17,452,693	0.0	18,150,999	4.0	
CUSO loans	887,939	231,728	-73.9	306,659	32.3	6,876,501	2,142.4	5,332,404	-22.5	
Aggregate cash outlays in CUSO	4,721,346	3,847,806	-18.5	7,141,660	85.6	7,735,019	8.3	8,038,815	3.9	
WHOLLY OWNED CUSO INFORMATION										
Total Assets of Wholly Owned CUSOs	N/A	N/A		13,202,095		14,860,564	12.6	13,507,884	-9.1	
Total Capital of Wholly Owned CUSOs	N/A	N/A		9,904,543		9,852,313	-0.5	9,810,887	-0.4	
Net Income/Loss of Wholly Owned CUSOs	N/A	N/A		2,312,319		-142,798	-106.2	-86,156	39.7	
Total Loans of Wholly Owned CUSOs	N/A	N/A		N/A		N/A		297,688		
Total Delinquency of Wholly Owned CUSOs	N/A	N/A		0		0	N/A	17,450	N/A	
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Outstanding Balance of Brokered CDs and Share Certificates Purchased	38,475,291	93,279,835	142.4	145,927,182	56.4	191,218,162	31.0	198,852,675	4.0	
CREDIT UNION INVESTMENT PROGRAMS										
Mortgage Processing	18	21	16.7	16	-23.8	16	0.0	16	0.0	
Approved Mortgage Seller	8	9	12.5	8	-11.1	9	12.5	9	0.0	
Borrowing Repurchase Agreements	3	3	0.0	2	-33.3	2	0.0	2	0.0	
Brokered Deposits (all deposits acquired through 3rd party)	2	2	0.0	1	-50.0	1	0.0	1	0.0	
Investment Pilot Program	1	1	0.0	0	-100.0	0	N/A	0	N/A	
Investments Not Authorized by FCU Act (SCU only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Deposits and Shares Meeting 703.10(a)	0	0	N/A	1	N/A	2	100.0	2	0.0	
Brokered Certificates of Deposit (investments)	9	20	122.2	18	-10.0	21	16.7	21	0.0	
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										14.OtherInv



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	Information Systems & Technology													
<a href="#">Return to cover</a>														
12/02/2011														
CU Name: N/A														
Peer Group: N/A														
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally													
	Count of CU in Peer Group : N/A													
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Sep-2011	% Chg					
System Used to Maintain Share/Loan Records														
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	1	0.0					
Vendor Supplied In-House System	89	89	0.0	74	-16.9	73	-1.4	69	-5.5					
Vendor On-Line Service Bureau	45	45	0.0	45	0.0	45	0.0	49	8.9					
CU Developed In-House System	1	0	-100.0	1	N/A	1	0.0	1	0.0					
Other	3	1	-66.7	5	400.0	5	0.0	4	-20.0					
Electronic Financial Services														
Home Banking Via Internet Website	84	88	4.8	86	-2.3	87	1.2	87	0.0					
Audio Response/Phone Based	76	75	-1.3	73	-2.7	72	-1.4	71	-1.4					
Automatic Teller Machine (ATM)	81	84	3.7	82	-2.4	82	0.0	82	0.0					
Kiosk	1	1	0.0	6	500.0	6	0.0	6	0.0					
Mobile Banking	N/A	N/A		7		12	71.4	15	25.0					
Other	1	2	100.0	4	100.0	4	0.0	4	0.0					
Services Offered Electronically														
Member Application	35	38	8.6	33	-13.2	34	3.0	35	2.9					
New Loan	48	50	4.2	44	-12.0	45	2.3	44	-2.2					
Account Balance Inquiry	91	94	3.3	89	-5.3	89	0.0	89	0.0					
Share Draft Orders	69	68	-1.4	61	-10.3	63	3.3	63	0.0					
New Share Account	18	20	11.1	21	5.0	21	0.0	21	0.0					
Loan Payments	82	87	6.1	82	-5.7	84	2.4	84	0.0					
Account Aggregation	3	8	166.7	11	37.5	12	9.1	12	0.0					
Internet Access Services	14	16	14.3	24	50.0	23	-4.2	24	4.3					
e-Statements	N/A	65		71	9.2	73	2.8	73	0.0					
External Account Transfers	N/A	N/A		14		15	7.1	17	13.3					
View Account History	83	90	8.4	91	1.1	91	0.0	91	0.0					
Merchandise Purchase	9	8	-11.1	5	-37.5	5	0.0	5	0.0					
Merchant Processing Services	N/A	N/A		4		4	0.0	5	25.0					
Remote Deposit Capture	N/A	N/A		2		5	150.0	6	20.0					
Share Account Transfers	91	91	0.0	86	-5.5	86	0.0	88	2.3					
Bill Payment	58	62	6.9	61	-1.6	64	4.9	66	3.1					
Download Account History	63	68	7.9	74	8.8	76	2.7	77	1.3					
Electronic Cash	5	5	0.0	5	0.0	5	0.0	5	0.0					
Electronic Signature Authentication/Certification	1	3	200.0	2	-33.3	2	0.0	3	50.0					
Type of World Wide Website Address														
Informational	14	11	-21.4	13	18.2	12	-7.7	12	0.0					
Interactive	7	4	-42.9	8	100.0	8	0.0	8	0.0					
Transactional	77	83	7.8	79	-4.8	80	1.3	80	0.0					
Number of Members That Use Transactional Website	313,800	348,364	11.0	356,542	2.3	400,866	12.4	427,587	6.7					
No Website, But Planning to Add in the Future	6	3	-50.0	1	-66.7	1	0.0	2	100.0					
Type of Website Planned for Future														
Informational	4	2	-50.0	0	-100.0	0	N/A	0	N/A					
Interactive	1	0	-100.0	0	N/A	0	N/A	0	N/A					
Transactional	1	1	0.0	1	0.0	1	0.0	2	100.0					
Miscellaneous														
Internet Access	121	122	0.8	119	-2.5	119	0.0	119	0.0					

[Return to cover](#)

12/02/2011

CU Name: N/A

Peer Group: N/A

# Graphs 1

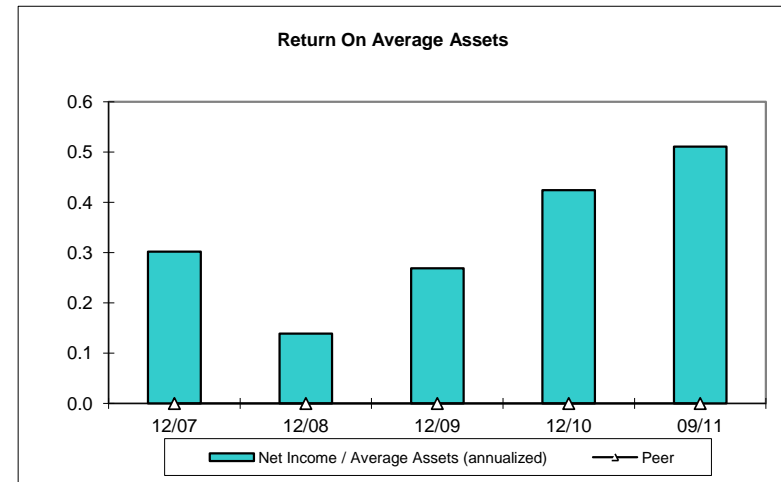
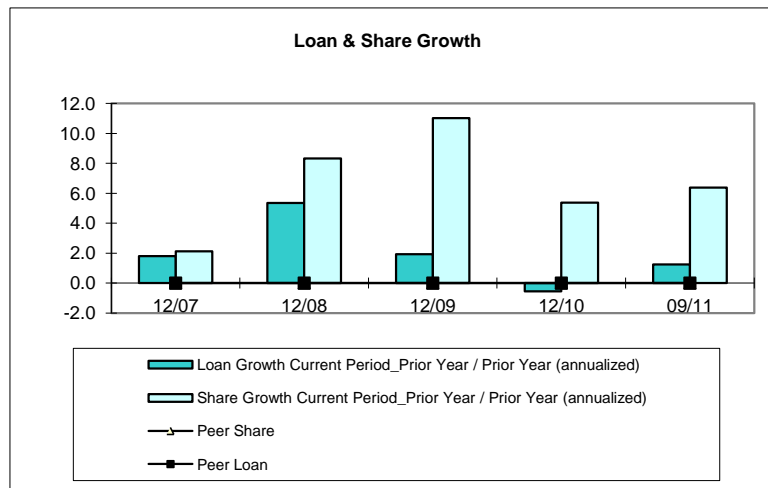
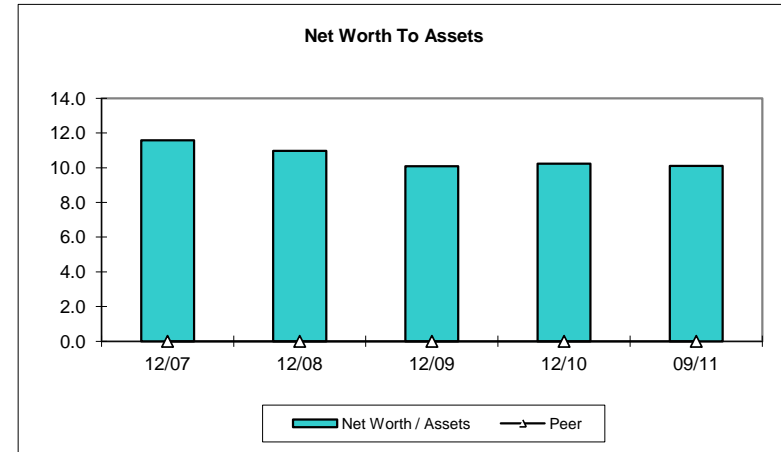
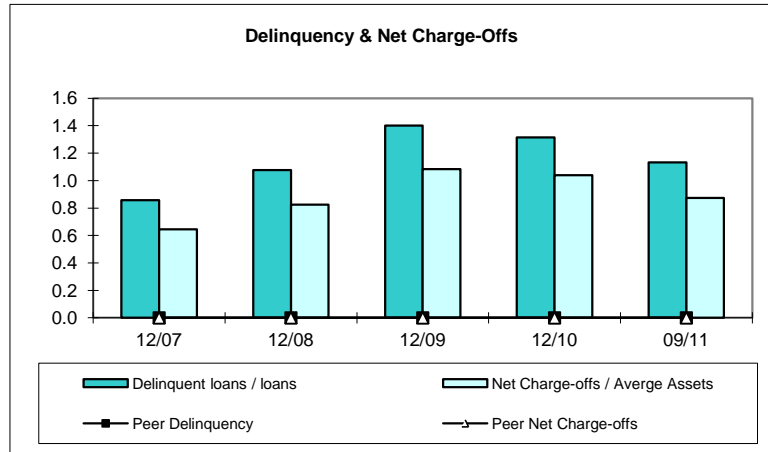
For Charter : N/A

Count of CU : 125

Asset Range : N/A

Criteria : Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally

Count of CU in Peer Group : N/A



[Return to cover](#)

12/02/2011

CU Name: N/A

Peer Group: N/A

## Graphs 2

For Charter : N/A

Count of CU : 125

Asset Range : N/A

Criteria : Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally Insured

Count of CU in Peer Group : N/A

